

Chapter 1

The Foundations of Earnings

Matters of earnings in Islaam can be viewed broadly under the following headings:

- It is Allaah ﷻ that provides our provisions for us; therefore it is from Him that we can seek for our provision. Allaah ﷻ says;

﴿لَا نَسْأَلُكَ رِزْقًا نَحْنُ نَرْزُقُكَ﴾

“We ask not of you a provision (i.e. to give Us something: money, etc.); We provide for you.” [Surah Taa-Haa (20):132]

﴿وَلَا تَقْتُلُوا أَوْلَادَكُمْ خَشْيَةَ إِمْلَاقٍ نَحْنُ نَرْزُقُهُمْ وَإِيَّاكُمْ﴾

“And kill not your children for fear of poverty. We provide for them and for you.” [Surah Al-Isra (17): 31]

﴿وَفِي السَّمَاءِ رِزْقُكُمْ وَمَا تُوعَدُونَ ۝ فَوَرَبِّ السَّمَاءِ وَالْأَرْضِ إِنَّهُ لَحَقٌّ مِّثْلَ مَا أَنَّكُمْ تَنطِفُونَ﴾

“And in the heaven is your provision, and that which you are promised. Then, by the Lord of the heaven and the earth, it is the truth (i.e. what has been promised to you), just as it is the truth that you can speak.” [Surah Adh-Dhaariyaat (51): 22-23]

- **It is our duty to strive** for that, which has been decreed for us. The fact that it is Allaah that provides for us has not ruled out the fact that we have to seek the means of reaching, that which has been decreed for us. While it is decreed that we will be hungry, no one would sit in one place without making an effort to satisfy the hunger and depend only on the fact that Allaah will feed him. He will seek means of satisfying the hunger.

So also with our livelihood, we would never get what has not been decreed for us, but we have to strive for that which has been decreed. Allaah says:

﴿فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَابْتَغُوا مِنْ فَضْلِ اللَّهِ وَاذْكُرُوا اللَّهَ كَثِيرًا لَعَلَّكُمْ تُفْلِحُونَ﴾

“So, when the prayer is finished spread out through the earth and seek Allaah’s wealth, and remember Allaah a lot so that you may be successful.” [Surah Al-Jumu’ah (62): 10]

Allaah’s Messenger ﷺ said:

لَوْ أَنَّكُمْ كُنْتُمْ تَوَكَّلْتُمْ عَلَى اللَّهِ حَقَّ تَوَكُّلِهِ لَرَزَقَكُمْ كَمَا تُرْزَقُ الطَّيْرُ تَغْدُو خِمَاصًا وَتَرُوحُ بِطَانًا

“If you were to trust in Allaah genuinely He would give you provisions as He does for the birds which go out hungry in the morning and come back full in the evening.”^[6]

Now some of us might misinterpret this saying of the Prophet ﷺ to mean that wherever we are, we will get our provision, but they should also read in the saying that the birds actually go out, they do not stay in their nest all day.

- We should **seek our earnings in prescribed ways**^[7] and this

[6] At-Tirmidhee.

[7] Abu Hurairah ؓ reported Allaah’s Messenger ﷺ as saying:

إِنَّ اللَّهَ تَعَالَى طَيِّبٌ لَا يَقْبَلُ إِلَّا طَيِّبًا، وَإِنَّ اللَّهَ أَمَرَ الْمُؤْمِنِينَ بِمَا أَمَرَ بِهِ الْمُرْسَلِينَ، فَقَالَ تَعَالَى:

“O people, Allaah is Good and He therefore, accepts only that which is good. And Allaah commanded the believers as He commanded the Messengers by saying:

﴿يَا أَيُّهَا الرُّسُلُ كُلُوا مِنَ الطَّيِّبَاتِ وَاعْمَلُوا صَالِحًا إِنِّي بِمَا تَعْمَلُونَ عَلِيمٌ﴾

“O Messengers, eat of the good things, and do good deeds; verily I am aware of what you do.” [Surah Al-Mu’minun (23):51].

And He said:

﴿يَا أَيُّهَا الَّذِينَ آمَنُوا كُلُوا مِنْ طَيِّبَاتِ مَا رَزَقْنَاكُمْ وَاشْكُرُوا لِلَّهِ إِنْ كُنْتُمْ إِيَّاهُ تَعْبُدُونَ﴾

necessitates that we know the ways that are not permissible. It is only after we know that something is not permissible that we can stay away from it. The well-known *Hadeeth* of Hudhayfa ؓ is a basis for this.^[8]

“O you who believe, eat of the good things that We gave you” [Surah Al-Baqarah (2):172].

He then made a mention of a person who travels widely, his hair dishevelled and covered with dust. He lifts his hand towards the sky (and thus makes the supplication):

يَا رَبِّ! يَا رَبِّ! وَمَطْعَمُهُ حَرَامٌ، وَمَشْرَبُهُ حَرَامٌ، وَمَلْبَسُهُ حَرَامٌ،
وَعُذِّي بِالْحَرَامِ، فَأَنَّى يُسْتَجَابَ لِذَلِكَ

“O Lord, O Lord,” whereas his diet is unlawful, his drink is unlawful, and his clothes are unlawful and his nourishment is unlawful. How can then his supplication be accepted?” (Muslim)

[8] Narrated Hudhaifa bin Al-Yaman ؓ "The people used to ask Allaah's Messenger about good, but I used to ask him about evil for fear that it might overtake me." Once I said, "O Allaah's Messenger! We were in ignorance and in evil and Allaah has bestowed upon us the present good; will there be any evil after this good?" He said:

نَعَمْ "Yes"

I asked, "Will there be good after that evil?" He said:

نَعَمْ وَفِيهِ دَخَنٌ

"Yes, but it would be tainted with *Dakhan* (i.e. Little evil)."

I asked, "What will its *Dakhan* be?" He said:

قَوْمٌ يَسْتَنْوَنَ بِغَيْرِ سُنَّتِي، وَيَهْدُونَ بِغَيْرِ هَدْيِي، تَعْرِفُ مِنْهُمْ وَتُنْكِرُ

"There will be some people who will lead (people) according to principles other than my tradition. You will see their actions and disapprove of them."

- We should **spend our earnings in prescribed ways**; and to do this means that, we should also know how not spend our earnings. Allaah ﷻ says:

﴿وَلَا تُبْذَرِ تَبَذِّرًا ۝ إِنَّ الْمُبَذِّرِينَ كَانُوا إِخْوَانَ الشَّيَاطِينِ
وَكَانَ الشَّيْطَانُ لِرَبِّهِ كَفُورًا﴾

I said, "Will there be any evil after that good?" He said:

نَعَمْ؛ دُعَاةٌ عَلَى أَبْوَابِ جَهَنَّمَ مَنْ أَجَابَهُمْ إِلَيْهَا قَذَفُوهُ فِيهَا

"Yes, there will be some people who will invite others to the doors of Hell, and whoever accepts their invitation to it will be thrown in it (by them)."

I said, "O Allaah's Messenger! Describe those people to us." He said:

هُمْ مِنْ جِلْدَتِنَا، وَيَتَكَلَّمُونَ بِأَلْسِنَتِنَا

"They will belong to us and speak our language."

I asked, "What do you order me to do if such a thing should take place in my life?" He said:

تَلْزِمُ جَمَاعَةَ الْمُسْلِمِينَ وَإِمَامَهُمْ

"Adhere to the group of Muslims and their Chief."

I asked, "If there is neither a group (of Muslims) nor a chief (what shall I do)?" He said:

فَاعْتَرِلْ تِلْكَ الْفَرْقَ كُلَّهَا، وَلَوْ أَنَّ تَعُضَّ بِأَصْلِ شَجَرَةٍ حَتَّى
يُدْرِكَكَ الْمَوْتُ وَأَنْتَ عَلَى ذَلِكَ

"Keep away from all those different sects, even if you had to bite (i.e. eat) the root of a tree, till you meet Allaah while you are still in that state." (Al-Bukhaaree)

“But spend not wastefully (your wealth) in the manner of a spendthrift. Verily, spendthrifts are brothers of the *Shayaateen* (devils), and the *Shaytaan* (Devil – Satan) is ever ungrateful to his Lord.” [Surah Al-Isra (17): 26-27]

Narrated Abdullah bin Mas’ood ؓ: “The Prophet ﷺ said:

لَا تَزُولُ قَدَمَا ابْنِ آدَمَ يَوْمَ الْقِيَامَةِ حَتَّى يُسْأَلَ عَنْ خَمْسٍ:
عَنْ عُمُرِهِ فِيْمَا أَفْنَاهُ، وَعَنْ شَبَابِهِ فِيْمَا أَبْلَاهُ، وَعَنْ مَالِهِ
مِنْ أَيْنَ اكْتَسَبَهُ، وَفِيْمَا أَنْفَقَهُ، وَمَاذَا عَمِلَ فِيْمَا عَلِمَ

‘On the Day of Resurrection the feet of the son of Adam will not move away till he is questioned about five matters: on what he spent his life, in doing what he made his youth pass away; whence he acquired his property, on what he spent it, and what he did regarding what he knew.’”^[9]

Merits of working and the demerits of begging

Working and striving

Work and exerting oneself to make lawful earnings is the basis of the Islamic economy. Work is the main source of *Halaal* income. Work is the prescribed means by which man can achieve the goal of populating the earth over which he has been given authority. Also, work is the means of making use of the things that Allaah has subjugated for man, so that he can benefit himself and his fellow human beings by meeting and satisfying his needs. Islam urges us to strive and work through many ways. From among them are:

[9] At-Tirmidhee.

Reminding us of the blessing of the subjugation of the earth and all that is in it. Seeking to benefit from it is an act of worship towards Allaah. Allaah ﷻ says:

﴿وَلَقَدْ مَكَّنَّاكُمْ فِي الْأَرْضِ وَجَعَلْنَا لَكُمْ فِيهَا مَعِيشًا﴾

“And surely, We gave you authority on the earth and appointed for you therein provisions (for your life).” [Surah Al-A’raaf (7):10]

He also says:

﴿هُوَ الَّذِي جَعَلَ لَكُمْ الْأَرْضَ ذُلُولًا فَامْشُوا فِي مَنَاكِبِهَا وَكُلُوا مِنْ رِزْقِهِ﴾

“He it is Who has made the earth subservient to you (i.e. easy for you to walk, to live and to do agriculture on it); so walk in the path thereof and eat of His provision”. [Surah Al-Mulk (67):15]

Trust in Allaah: Making striving a sign of sincere reliance on and trust in Allaah. In it is narrated from ‘Umar ؓ that the Messenger of Allaah ﷺ said:

لَوْ أَنَّكُمْ كُنْتُمْ تَوَكَّلْتُمْ عَلَى اللَّهِ حَقَّ تَوَكُّلِهِ لَرَزَقَكُمْ كَمَا
تُرْزَقُ الطَّيْرُ تَغْدُو خِمَاصًا وَتَرُوحُ بِطَانًا

“If you really put your trust in Allaah as you should, you would be given provision as the birds are; they go out hungry and come back full.”^[10]

The point in this *Hadeeth* is the idea of going out and coming back, striving and moving; certainly not the idea of sitting back,

[10] At-Tirmidhee, Saheeh Al-Jaami’ As-Sagheer.

doing nothing and then claiming that we have put all trust in Allaah.

Encouragement to pursue various professions and crafts, including the following:

Trade: The Messenger of Allaah ﷺ worked as a merchant, trading with his uncle, then with Umm Al-Mu'mineen Khadeejah bint Khuwaylid. And there were found wealthy people amongst the Companions (like Abu Bakr, 'Uthmaan, 'Abdul-Rahmaan bin 'Awf, Talhah bin 'Ubaydullaah and others) who attained their wealth through trade and used their wealth to support the *Jihaad* in Allaah's Cause.

And such was Abu Bakr As-Siddeeq for he would buy and sell and sacrifice his wealth to support Islaam and the Muslims, from the time he was in Makkah before migrating, as well as after migrating. He would give away much of his wealth for the Cause of Allaah.

Likewise was 'Uthmaan bin 'Affaan who supplied the poor in the army with equipment and 'Abdur-Rahmaan bin 'Awf who would donate money to the Muslims at the time of need and at the time of *Jihaad*. The *Salaf* (the pious predecessors) encouraged one another and their students to **"adhere to the marketplace"**. The books of *Fiqh* include books devoted to matters of buying and selling and whatever has to do with that, and books dealing with trade and associated matters.

Therefore, seeking the means of sustenance according to the permissible channels – the greatest of which are buying and selling – has much good in it.

Farming: It is narrated from Anas that the Messenger of Allaah ﷺ said:

مَا مِنْ مُسْلِمٍ يَغْرِسُ غَرْسًا أَوْ يَزْرَعُ زَرْعًا فَيَأْكُلُ مِنْهُ طَيْرٌ أَوْ إِنْسَانٌ أَوْ بَهِيمَةٌ إِلَّا كَانَ لَهُ بِهِ صَدَقَةٌ

"There is no one who plants a seedling or sows crops, and birds or people eat from them, but it will be counted as an act of charity on his behalf." [11]

Jaabir and Sa'eed bin Zayd narrated that the Messenger of Allaah ﷺ said:

مَنْ أَعْمَرَ أَرْضًا لَيْسَتْ لِأَحَدٍ فَهُوَ أَحَقُّ بِهَا

"Whoever revives dead land, it belongs to him." [12]

Handicrafts and skilled labour: The Messenger of Allaah ﷺ said:

مَا أَكَلَ أَحَدٌ طَعَامًا قَطُّ خَيْرًا مِنْ أَنْ يَأْكُلَ مِنْ عَمَلٍ يَدِهِ

"No one ever eats any better food than that earned by the work of his hand." [13]

The Messenger of Allaah ﷺ was asked, "What kind of earning is best?" He said:

أَطْيَبُ الْكَسْبِ عَمَلُ الرَّجُلِ بِيَدِهِ؛ وَكُلُّ بَيْعٍ مَبْرُورٍ

"The best earning is the work a man does with his hands, and every sale is blessed." [14]

[11] Al-Bukhaaree.

[12] At-Tirmidhee.

[13] Al-Bukhaaree.

[14] Ahmad.